

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

VOLUNTARY  
PETITION

IN RE: (Name of debtor - If individual then enter last, first, Middle)

WATTS, WILLIAM BYRON

NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)

ALL OTHER NAMES used by the debtor in the last 6 years.  
(Include Married, Maiden and trade names)  
a/k/a Bill B. Watts

ALL OTHER NAMES used by joint debtor in the last 6 years.  
(Include Married, Maiden and trade names)

SOC. SEC/TAX I.D. NO. (If more than one, state all)  
304-56-1882

SOC. SEC/TAX I.D. NO. (If more than one, state all)

STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code)  
254 Southwest Parkway #209  
Lewisville TX 75067

STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state and zip code)

County of Residence/Business  
Denton

County of Residence/Business

MAILING ADDRESS OF DEBTOR (If Different from street address)  
P.O. Box 861408  
Plano TX 75086-1408

MAILING ADDRESS OF JOINT DEBTOR (If Different from street address)

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR  
(If different from addresses listed above)

VENUE

- ☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in the District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Convenient forum for Debtor and creditors.

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBT

- ☒ Individual(s)  
☐ Corporation  
☐ Partnership  
☐ Other
- ☐ Railroad  
☐ Stockbroker  
☐ Commodity Broker

CHAPTER OR SECTION OF BANKRUPTCY CODE

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 13

NATURE OF DEBT

- ☒ Non-Business/Consumer  
☐ Business

FILING FEE (Check one)

- ☒ Filing fee is attached  
☐ Filing fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b)

SMALL BUSINESS (Chapter 11 only)

- ☐ Debtor is a small business as defined in 11 U.S.C. Sec. 101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec. 1121(e) (Optional)

*L. Payne  
3/26/06 @  
1:30*

STATISTICAL / ADMINISTRATIVE INFORMATION (28 U.S.C. Sec. 604)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NUMBER OF CREDITORS

- ☒ 1-15  
☐ 16-49  
☐ 50-99  
☐ 100-199  
☐ 200-999  
☐ 1,000-Over

ESTIMATED ASSETS (in thousands of dollars)

\$0 to \$50,000  
\$50,001 to \$100,000  
\$100,001 to \$500,000  
\$500,001 to \$1 million  
\$1,000,001 to \$10 million  
\$10,000,001 to \$50 million  
\$50,000,001 to \$100 million  
More than \$100 million

☒ ☐ ☐ ☐ ☐ ☐ ☐ ☐

ESTIMATED LIABILITIES (in thousands of dollars)

\$0 to \$50,000  
\$50,001 to \$100,000  
\$100,001 to \$500,000  
\$500,001 to \$1 million  
\$1,000,001 to \$10 million  
\$10,000,001 to \$50 million  
\$50,000,001 to \$100 million  
More than \$100 million

☐ ☒ ☐ ☐ ☐ ☐ ☐ ☐

THIS SPACE FOR COURT USE ONLY

00-403  
FILED  
CLERK, U.S. BANKRUPTCY  
COURT  
EASTERN DISTRICT OF TX  
FEB - 2 PM 3:57  
BY *M. DEPUTY*

*40000697  
\$200*

Name: **WATTS, WILLIAM BYRON**

Case No:

**PRIOR BANKRUPTCY FILED WITHIN LAST 6 YEARS (If more than 1 attach additional sheet)**

Location Where filed  
**N/A**

Case Number  
**N/A**

Date Filed  
**N/A**

**PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one attach additional sheet)**

Name of Debtor  
**N/A**

Case Number  
**N/A**

Date  
**N/A**

Relationship  
**N/A**

District  
**N/A**

Judge  
**N/A**

**REQUEST FOR RELIEF**

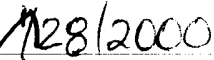
Debtor requests relief in accordance with the chapter of Title 11, United States code specified in this petition.

**SIGNATURES**

**INDIVIDUAL/JOINT DEBTOR(S)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

  
Signature of Debtor

  
Date

Signature of Joint Debtor (if any)

Date Telephone number

**CORPORATE OR PARTNERSHIP DEBTOR**

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

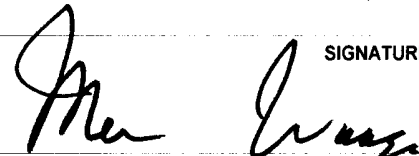
Signature of Authorized individual

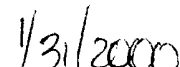
Print or Type Name of Authorized individual

Title of Individual Authorized by Debtor to file this Petition

Date  
If debtor is a corporation filing under chapter 11, Exhibit 'A' is attached and made part of this petition.

**SIGNATURE OF ATTORNEY**

  
Signature of Attorney for Debtor(s)

  
Date

Firm Name: **Waage & Waage, L.L.P.**

Address of Firm: **8350 South Stemmons**

**Denton, Texas 76205-2402**

Phone number of Firm: **940-497-4448**

Name and bar number of attorney(s) for debtors: **Merv Waage / SBN 20625500**

**FOR COURT USE ONLY**

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. Sec 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

**EXHIBIT 'A'**

To be completed if debtor is requested to file periodic reports (e.g. forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.

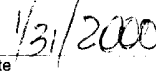
☐ Exhibit 'A' is attached and made a part of this petition

**EXHIBIT 'B'**

(To be completed by attorney for individual chapter 7, 13 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each chapter.

  
Signature of Attorney

  
Date

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec 110, 18 U.S.C. Sec. 156.

IN RE: WATTS, WILLIAM BYRON

**SCHEDULE A -- REAL PROPERTY**

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

**TOTAL VALUE OF ALL REAL PROPERTY =**

**.00**

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE B -- PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an 'X' in the appropriate position in the column labeled 'NONE'. If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an 'H', 'W', 'J', 'C' or 'D' in the column labeled 'Husband, Wife, Joint, Community or Debtor'. If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule-C Property Claimed as Exempt.

Do not list interest in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under 'Description and Location of Property'.

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY                     | HUSBAND<br>WIFE<br>JOINT<br>COMMUNITY<br>DEBTOR | CURRENT<br>MARKET VALUE<br>OF DEBTOR'S<br>INTEREST IN<br>PROPERTY<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------|---|---|--|
| 1. Cash on hand.   | X    |   |   |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |      | Deposit<br>Bank One<br>250 Stemmons<br>Lewisville, TX 75067 | D   | 401.00   |
| 3. Security deposits with public utilities, telephone companies landlords, and others.   | X    |   |   |  |
| 4. Household goods and furnishings including audio, video, and computer equipment.   |      | Living room   | D   | 370.00   |
|  |      | Master bedroom  | D   | 460.00   |
|  |      | Computer and accessories                                    | D   | 2,500.00   |
|  |      | Stereo  | D   | 150.00   |
|  |      | VCR   | D   | 100.00   |
|  |      | Television  | D   | 300.00   |
|  |      | DVD   | D   | 150.00   |
|  |      | CD  | D   | 100.00   |
|  |      | Washer  | D   | 300.00   |
|  |      | Dryer   | D   | 200.00   |
|  |      | Microwave   | D   | 50.00  |

TOTAL VALUE OF ALL PERSONAL PROPERTY = 22,556.00

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE B -- PERSONAL PROPERTY (Continued)

| TYPE OF PROPERTY  | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY  | HUSBAND<br>WIFE<br>JOINT<br>COMMUNITY<br>DEBTOR | CURRENT<br>MARKET VALUE<br>OF DEBTOR'S<br>INTEREST IN<br>PROPERTY<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------|--|---|--|
|   |      | Miscellaneous appliances   | D   | 100.00   |
|   |      | Miscellaneous household furnishings  | D   | 460.00   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. |      | Books and pictures   | D   | 400.00   |
|   |      | Tapes, compact discs, and DVDs   | D   | 1,530.00   |
| 6. Wearing apparel.   |      | Clothing   | D   | 1,000.00   |
| 7. Furs and jewelry.  | X    |  |   |  |
| 8. Firearms and sports, photographic, and other hobby equipment.  |      | Shotgun  | D   | 50.00  |
|   |      | 35 mm camera   | D   | 100.00   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.            |      | Health insurance through employer  | D   | .00  |
|   |      | Life insurance through employer<br>\$10,000.00 face amount<br>\$0.00 cash value<br>Beneficiary: Elaine Hernandez | D   | .00  |
| 10. Annuities. Itemize and name each issuer.  | X    |  |   |  |
| 11. Interest in IRA, ERISA, Keogh or other pension or profit sharing plans. Itemize.  | X    |  |   |  |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize.   | X    |  |   |  |
| 13. Interests in partnerships or joint ventures. Itemize.   | X    |  |   |  |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments.   | X    |  |   |  |
| 15. Accounts receivable.  | X    |  |   |  |
| 16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.             | X    |  |   |  |
| 17. Other liquidated debts owing the debtor including tax refunds. Give particulars.  | X    |  |   |  |

TOTAL VALUE OF ALL PERSONAL PROPERTY =

22,556.00

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE B -- PERSONAL PROPERTY (Continued)

| TYPE OF PROPERTY  | NONE | DESCRIPTION AND<br>LOCATION OF PROPERTY              | HUSBAND<br>WIFE<br>JOINT<br>COMMUNITY<br>DEBTOR | CURRENT<br>MARKET VALUE<br>OF DEBTOR'S<br>INTEREST IN<br>PROPERTY<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------|--|---|--|
| 18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.          | X    |  |   |  |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X    |  |   |  |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each. | X    |  |   |  |
| 21. Patents, copyrights, and other intellectual property. Give particulars.   |      | <b>Copyrights:<br/>Two (2) games, poem, and book</b> | <b>D</b>  | <b>10.00</b>   |
| 22. Licenses, franchises and other general intangibles. Give particulars.   | X    |  |   |  |
| 23. Automobiles, trucks, trailers and other vehicles and accessories.   |      | <b>1998 Chevy pickup</b>                             | <b>D</b>  | <b>13,500.00</b>   |
| 24. Boats, motors, accessories.   | X    |  |   |  |
| 25. Aircraft and accessories.   | X    |  |   |  |
| 26. Office equipment, furnishings and supplies.   |      | <b>Office furnishings</b>                            | <b>D</b>  | <b>250.00</b>  |
|   |      | <b>Phones</b>  | <b>D</b>  | <b>75.00</b>   |
| 27. Machinery, fixtures, equipment, and supplies used in business.  | X    |  |   |  |
| 28. Inventory.  | X    |  |   |  |
| 29. Animals.  | X    |  |   |  |
| 30. Crops - growing or harvested. Give particulars.   | X    |  |   |  |
| 31. Farming equipment and implements.   | X    |  |   |  |
| 32. Farm supplies, chemicals, and feed.   | X    |  |   |  |
| 33. Other personal property of any kind not already listed. Itemize.  | X    |  |   |  |

**TOTAL VALUE OF ALL PERSONAL PROPERTY = 22,556.00**

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one)



11 U.S.C. Sec. 522(b)(1)

Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These Exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY   | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|---|--------------------------------------|----------------------------|---|
| <b>Deposit<br/>Bank One<br/>250 Stemmons<br/>Lewisville, TX 75067</b> | 11 USC 522(d)(5)                     | 401.00                     | 401.00  |
| <b>Living room</b>  | 11 USC 522(d)(3)                     | 370.00                     | 370.00  |
| <b>Master bedroom</b>   | 11 USC 522(d)(3)                     | 460.00                     | 460.00  |
| <b>Computer and accessories</b>                                       | 11 USC 522(d)(3)<br>11 USC 522(d)(5) | 2,500.00                   | 2,500.00  |
| <b>Stereo</b>   | 11 USC 522(d)(3)                     | 150.00                     | 150.00  |
| <b>VCR</b>  | 11 USC 522(d)(3)                     | 100.00                     | 100.00  |
| <b>Television</b>   | 11 USC 522(d)(3)                     | 300.00                     | 300.00  |
| <b>DVD</b>  | 11 USC 522(d)(3)                     | 150.00                     | 150.00  |
| <b>CD</b>   | 11 USC 522(d)(3)                     | 100.00                     | 100.00  |
| <b>Washer</b>   | 11 USC 522(d)(3)                     | .00                        | 300.00  |

TOTAL OF ALL EXEMPTIONS CLAIMED =

10,056.00

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT (Continued)**

| DESCRIPTION OF PROPERTY  | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|---|
| Dryer  | 11 USC 522(d)(3)                     | .00                        | 200.00  |
| Microwave  | 11 USC 522(d)(3)                     | 50.00                      | 50.00   |
| Miscellaneous appliances   | 11 USC 522(d)(3)                     | 100.00                     | 100.00  |
| Miscellaneous household furnishings  | 11 USC 522(d)(3)                     | 460.00                     | 460.00  |
| Office furnishings   | 11 USC 522(d)(6)<br>11 USC 522(d)(5) | 250.00                     | 250.00  |
| Phones   | 11 USC 522(d)(6)<br>11 USC 522(d)(5) | 75.00                      | 75.00   |
| Books and pictures   | 11 USC 522(d)(3)<br>11 USC 522(d)(5) | 400.00                     | 400.00  |
| Tapes, compact discs, and DVDs   | 11 USC 522(d)(3)<br>11 USC 522(d)(5) | 1,530.00                   | 1,530.00  |
| Clothing   | 11 USC 522(d)(3)                     | 1,000.00                   | 1,000.00  |
| Shotgun  | 11 USC 522(d)(5)                     | 50.00                      | 50.00   |
| 35 mm camera   | 11 USC 522(d)(3)                     | 100.00                     | 100.00  |
| Health insurance through employer  | 11 USC 522(d)(5)                     | .00                        | .00   |
| Life insurance through employer<br>\$10,000.00 face amount<br>\$0.00 cash value<br>Beneficiary: Elaine Hernandez | 11 USC 522(d)(7)                     | .00                        | .00   |

TOTAL OF ALL EXEMPTIONS CLAIMED = 10,056.00



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

|                                |       |
|--------------------------------|-------|
| IN RE:    WATTS, WILLIAM BYRON | CASE: |
|--------------------------------|-------|

**CASE:**

**SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT (Continued)**

| DESCRIPTION OF PROPERTY                      | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|---|
| Copyrights:<br>Two (2) games, poem, and book | 11 USC 522(d)(5)                     | 10.00                      | 10.00   |
| 1998 Chevy pickup                            | 11 USC 522(d)(2)                     | 1,500.00                   | 13,500.00   |

10,056.00

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an 'X' in the column labeled 'CoDebtor', include the entity on the appropriate schedule of creditors, and complete Schedule H-CoDebtors. If a joint petition is filed, state whether husband, wife, both or them, or the marital community may be liable on each claim by placing an 'H', 'W', 'J', or 'C' in the column labeled 'Husband, Wife, Joint, Community or Debtor' (Use 'D' to indicate Debtor only).

If the claim is contingent, place an 'X' in the column labeled 'Contingent'. If the claim is unliquidated, place an 'X' in the column labeled 'Unliquidated'. If the claim is disputed, place an 'X' in the column labeled 'Disputed'. (You may need to place an 'X' in more than one of these three columns).

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule 'D'.

| CREDITOR'S NAME<br>AND MAILING<br>ADDRESS<br>INCLUDING<br>ZIP CODE   | CH J C D<br>O U O O E<br>D S I M B<br>E B N M T<br>B A T U O<br>T N N R<br>O D I<br>R T<br>W Y<br>I F E | DATE CLAIM<br>WAS INCURRED,<br>NATURE OF LIEN,<br>AND DESCRIPTION<br>AND MARKET VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN | C U D<br>O N I<br>N L S<br>T I P<br>I Q U<br>N U T<br>G I E<br>D D<br>N A T T E D | AMOUNT<br>OF CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY |
|--|---|---|---|--|---------------------------------|
| Acct:<br><b>031-0205-51543</b><br><br><b>GMAC Financial Services</b><br><b>P.O. Box 50470</b><br><b>Indianapolis, IN 46250</b> | <b>D</b>  | Date: Value \$:<br><b>13,500.00</b><br><br>Secured<br>1998 Chevy pickup   |   | <b>12,000.00</b>   | <b>.00</b>                      |
| Acct:<br><b>05 58990 87223 3</b><br><br><b>Searscharge Plus</b><br><b>P.O. Box 555</b><br><b>Columbus, OH 43216</b>            | <b>D</b>  | Date: Value \$:<br><b>500.00</b><br><br>Secured<br>Washer Dryer   |   | <b>4,830.59</b>  | <b>.00</b>                      |
| Acct:  |   | Date: Value \$:   |   |  |                                 |
| Acct:  |   | Date: Value \$:   |   |  |                                 |

**TOTAL OF ALL SECURED CLAIMS = 16,830.59**

**TOTAL OF ALL UNSECURED PRIORITY CLAIMS = .00**

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE F -- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an 'X' in the column labeled 'Codebtor', include the entity on the appropriate schedule of creditors, and complete Schedule - H Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an 'H', 'W', 'J', 'C' or 'D' in the column labeled 'Husband, Wife, Joint, Community or Debtor'.

If the claim is contingent, place an 'X' in the column labeled 'Contingent'. If the claim is unliquidated, place an 'X' in the column labeled 'Unliquidated'. If the claim is disputed, place an 'X' in the column labeled 'Disputed'. (You may need to place an 'X' in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled 'Total' on the each sheet of the completed schedule. Report the total also on the Summary of Schedules.

☐ Check this box if the debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME<br>AND MAILING<br>ADDRESS<br>INCLUDING<br>ZIP CODE   | C<br>O<br>D<br>S<br>E<br>B<br>A<br>T<br>N<br>O<br>D<br>R<br>W<br>I<br>F<br>E | H<br>J<br>C<br>D<br>O<br>O<br>O<br>E<br>S<br>I<br>M<br>B<br>N<br>M<br>T<br>U<br>O<br>N<br>R<br>I<br>T<br>Y | DATE CLAIM WAS INCURRED,<br>AND CONSIDERATION FOR CLAIM,<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T<br>I<br>T<br>E<br>D | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | DIS<br>P<br>U<br>T<br>E<br>D | AMOUNT<br>OF CLAIM |
|--|--|--|--|--|--|------------------------------|--------------------|
| Acct:<br>3730 265341 83003<br><br>American Express<br>The Optima Card<br>P.O. Box 297884<br>Ft. Lauderdale, FL 33329-7884                    | D  |  | Unsecured  |  |  |                              | 2,224.92           |
| Acct:<br>ASG<br>2350 N. Forest Road<br>Suite 5A<br>Getzville, NY 14068   | D  |  | Unsecured  | X  | X  | X                            | .00                |
| Acct:<br>83470<br><br>Attorney Ronald R. Calhoun<br>6044 Gateway East<br>Suite 305<br>El Paso, TX 79905-2016                                 | D  |  | Unsecured - Attorney for El Paso Area Teachers FCU   | X  | X  | X                            | .00                |
| Acct:<br>7 001 141 000069894<br><br>Beneficial National Bank USA<br>Micron Electronics, Inc.<br>P.O. Box 5877<br>Carol Stream, IL 60197-5877 | D  |  | Unsecured  |  |  |                              | 5,384.57           |

TOTAL OF ALL UNSECURED NONPRIORITY CLAIMS = 32,629.90

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE F -- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continued)

| CREDITOR'S NAME<br>AND MAILING<br>ADDRESS<br>INCLUDING<br>ZIP CODE  | CH J C D<br>O U O O E<br>D S I M B<br>E B N M T<br>B A T U O<br>T N N R<br>O D I<br>R T<br>W Y<br>I<br>F<br>E | DATE CLAIM WAS INCURRED,<br>AND CONSIDERATION FOR CLAIM,<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | C U D<br>O N I<br>N L S<br>T I P<br>I Q U<br>N U T<br>G I E<br>E D D<br>N A<br>T T<br>E D | AMOUNT<br>OF CLAIM |
|---|---|--|---|--------------------|
| Acct:<br><b>5260 3642 9950 0656</b><br><br><b>Chase</b><br><b>Walmart MasterCard</b><br><b>P.O. Box 15919</b><br><b>Wilmington, DE 19850-5919</b>               | <b>D</b>  | Date:<br><br>Unsecured   |   | <b>2,958.18</b>    |
| Acct:<br><b>6011 0083 3550 5530</b><br><br><b>Discover</b><br><b>P.O. Box 6011</b><br><b>Dover, DE 19903-6011</b>   | <b>D</b>  | Date:<br><br>Unsecured   |   | <b>7,756.84</b>    |
| Acct:<br><b>5433 6901 0801 2562</b><br><br><b>El Paso Area Teachers FCU</b><br><b>MasterCard Gold</b><br><b>P.O. Box 672051</b><br><b>Dallas, TX 75267-2051</b> | <b>D</b>  | Date:<br><br>Unsecured   |   | <b>5,193.36</b>    |
| Acct:<br><br><b>GC Services</b><br><b>P.O. Box 1248</b><br><b>Alhambra, CA 91802</b>  | <b>D</b>  | Date:<br><br>Unsecured   | <b>X X X</b>  | <b>.00</b>         |
| Acct:<br><b>363-768-436-0</b><br><br><b>JC Penney</b><br><b>P.O. Box 27570</b><br><b>Albuquerque, NM 87125</b>  | <b>D</b>  | Date:<br><br>Unsecured   |   | <b>2,069.83</b>    |

**TOTAL OF ALL UNSECURED NONPRIORITY CLAIMS = 32,629.90**

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE F -- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continued)

| CREDITOR'S NAME<br>AND MAILING<br>ADDRESS<br>INCLUDING<br>ZIP CODE                                       | CH J C D<br>O U O O E<br>D S I M B<br>E B N M T<br>B A T U O<br>T N N R<br>O D I<br>R T Y<br>W I F E | DATE CLAIM WAS INCURRED,<br>AND CONSIDERATION FOR CLAIM,<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | C U D<br>O N I<br>N L S<br>T I P<br>I Q U<br>N U T<br>G I E<br>E D D<br>N A T<br>T E D | AMOUNT<br>OF CLAIM |
|--|--|--|--|--------------------|
| Acct:<br><b>05 58907 78266 5</b><br><br><b>Sears</b><br><b>P.O. Box 555</b><br><b>Columbus, OH 43216</b> | <b>D</b>   | Date:<br><br>Unsecured   |  | <b>7,042.20</b>    |
| Acct:  |  | Date:  |  |                    |
| Acct:  |  | Date:  |  |                    |
| Acct:  |  | Date:  |  |                    |
| Acct:  |  | Date:  |  |                    |
| Acct:  |  | Date:  |  |                    |
| Acct:  |  | Date:  |  |                    |

**TOTAL OF ALL UNSECURED NONPRIORITY CLAIMS = 32,629.90**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**SCHEDULE G -- EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., 'Purchaser', 'Agent', etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,  
OF OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF  
DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR  
NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT  
NUMBER OF ANY GOVERNMENT CONTRACT

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**SCHEDULE H -- CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In Community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse used during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR



# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SCHEDULE I -- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled 'Spouse' must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| Marital Status | DEPENDENTS OF SPOUSE |     |              |
|----------------|----------------------|-----|--------------|
|                | NAMES                | AGE | RELATIONSHIP |
| Divorced       |                      |     |              |
|                |                      |     |              |
|                |                      |     |              |
|                |                      |     |              |
|                |                      |     |              |
|                |                      |     |              |

| EMPLOYMENT          | DEBTOR              | SPOUSE |
|---------------------|---------------------|--------|
| Occupation          | Third Grade Teacher |        |
| How Long Employed   | 5 months            |        |
| Name of Employer    | Plano ISD           |        |
| Address of Employer | Plano, Texas        |        |
|                     |                     |        |
|                     |                     |        |

|   | DEBTOR             | SPOUSE        |
|---|--------------------|---------------|
| <b>INCOME: (Estimate of average monthly income)</b>   |                    |               |
| Current monthly gross wages, salary, and commissions (pro rata if not paid monthly).....                | \$ 2,490.00        | \$ .00        |
| Estimated monthly overtime.....   | \$ .00             | \$ .00        |
| <b>SUBTOTAL.....</b>  | <b>\$ 2,490.00</b> | <b>\$ .00</b> |
| <b>LESS PAYROLL DEDUCTIONS</b>  |                    |               |
| a. Payroll taxes and social security.....   | \$ 476.00          | \$ .00        |
| b. Insurance.....   | \$ 6.00            | \$ .00        |
| c. Union Dues.....  | \$ 9.00            | \$ .00        |
| d. Other (Specify)      United Way.....   | \$ 10.00           | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| <b>SUBTOTAL OF PAYROLL DEDUCTIONS.....</b>  | <b>\$ 501.00</b>   | <b>\$ .00</b> |
| <b>TOTAL NET MONTHLY TAKE HOME PAY.....</b>   | <b>\$ 1,989.00</b> | <b>\$ .00</b> |
| Regular income from operation of business or profession or farm (Attach income/expenses for a business) | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| Income from real property.....  | \$ .00             | \$ .00        |
| Interest and Dividends.....   | \$ .00             | \$ .00        |
| Alimony, maintenance or support payments payable to the debtor.....                                     | \$ .00             | \$ .00        |
| Social security or other government assistance  | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| Pension or retirement income.....   | \$ .00             | \$ .00        |
| Other monthly income (Specify)  | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| .....   | \$ .00             | \$ .00        |
| <b>TOTAL MONTHLY INCOME.....</b>  | <b>\$ 1,989.00</b> | <b>\$ .00</b> |
| <b>TOTAL COMBINED MONTHLY INCOME.....</b>   | <b>\$ 1,989.00</b> |               |

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**SCHEDULE J -- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor/spouse and debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Reflect spouse's expenditures in the column labeled spouse.

|   |  | DEBTOR/JOINT       | SPOUSE   |
|---|--|--------------------|--|
| Rent or home mortgage payment (Include lot rented for mobile home).....                                 |  | \$ 565.00          | \$ .00   |
| Debtor  | Are real estate taxes included? Yes <u>  </u> No <u>  </u><br>Is property insurance included? Yes <u>  </u> No <u>  </u> | Spouse             | Are real estate taxes included? Yes <u>  </u> No <u>  </u><br>Is property insurance included? Yes <u>  </u> No <u>  </u> |
| UTILITIES:  |  |                    |  |
|   | Electricity.....   | \$ 110.00          | \$ .00   |
|   | Water and sewer.....   | \$ .00             | \$ .00   |
|   | Telephone.....   | \$ 75.00           | \$ .00   |
|   | Other: Cellular phone.....   | \$ 115.00          | \$ .00   |
|   | Internet.....  | \$ 15.00           | \$ .00   |
| Home maintenance (repairs and upkeep).....  |  | \$ 15.00           | \$ .00   |
| Food.....   |  | \$ 100.00          | \$ .00   |
| Household supplies (paper goods, non-edible items).....   |  | \$ 44.00           | \$ .00   |
| Health and Beauty Aids.....   |  | \$ 25.00           | \$ .00   |
| Animal health care.....   |  | \$ .00             | \$ .00   |
| Clothing.....   |  | \$ 75.00           | \$ .00   |
| Laundry and dry cleaning.....   |  | \$ 45.00           | \$ .00   |
| Medical and Dental Expenses.....  |  | \$ 50.00           | \$ .00   |
| Transportation (NOT INCLUDING AUTO PAYMENTS).....   |  | \$ 150.00          | \$ .00   |
| Recreation, clubs and entertainment, newspapers, magazines etc.....                                     |  | \$ 10.00           | \$ .00   |
| Charitable contributions.....   |  | \$ .00             | \$ .00   |
| Insurance (not deducted from wages or included in home mortgage payments).....                          |  |                    |  |
|   | Homeowner's or renter's.....   | \$ 45.00           | \$ .00   |
|   | Life.....  | \$ .00             | \$ .00   |
|   | Health.....  | \$ .00             | \$ .00   |
|   | Auto.....  | \$ 85.00           | \$ .00   |
|   | Other:.....  | \$ .00             | \$ .00   |
| Taxes (Not deducted from wages or included in home mortgage payments).....                              |  | \$ .00             | \$ .00   |
| .....   |  | \$ .00             | \$ .00   |
| .....   |  | \$ .00             | \$ .00   |
| Installment payments (In chapter 12 and 13 cases DO NOT include payments to be included in the plan)    |  |                    |  |
|   | Auto.....  | \$ 355.00          | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
| Alimony, maintenance, and support paid to others.....   |  | \$ .00             | \$ .00   |
| Payments for support of additional dependents not living at your home.....                              |  | \$ .00             | \$ .00   |
| Regular expenses from operation of business, profession or farm (Attach income/expenses for a business) |  |                    |  |
|   | .....  | \$ .00             | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
| Other expenses not listed elsewhere)  |  |                    |  |
|   | Vehicle repair expense.....  | \$ 45.00           | \$ .00   |
|   | Newspapers & periodicals.....  | \$ 25.00           | \$ .00   |
|   | Tags/Inspection fees.....  | \$ 10.00           | \$ .00   |
|   | Bank service charges.....  | \$ 10.00           | \$ .00   |
|   | Sears.....   | \$ 20.00           | \$ .00   |
|   | .....  | \$ .00             | \$ .00   |
| <b>TOTAL MONTHLY EXPENSES.....</b>  |  | <b>\$ 1,989.00</b> | <b>\$ .00</b>  |
| <b>TOTAL COMBINED MONTHLY EXPENSES.....</b>   |  | <b>\$ 1,989.00</b> |  |

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| NAME OF SCHEDULE                                   | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS    | LIABILITIES | OTHER    |
|--|-------------------|---------------|-----------|-------------|----------|
| A - Real Property                                  | YES               | 1             | .00       |             |          |
| B - Personal Property                              | YES               | 3             | 22,556.00 |             |          |
| C - Property Claimed as Exempt                     | YES               | 3             |           |             |          |
| D - Creditors Holding Secured Claims               | YES               | 1             |           | 16,830.59   |          |
| E - Creditors Holding Unsecured Priority Claims    | YES               | 1             |           | .00         |          |
| F - Creditors Holding Unsecured NonPriority Claims | YES               | 3             |           | 32,629.90   |          |
| G - Executory Contracts and Unexpired leases       | YES               | 1             |           |             |          |
| H - CoDebtors                                      | YES               | 1             |           |             |          |
| I - Current Income of Individual Debtor(s)         | YES               | 1             |           |             | 1,989.00 |
| J - Current Expenditures of Individual Debtor(s)   | YES               | 1             |           |             | 1,989.00 |
| Total Number of Sheets in ALL Schedules >          |                   | 16            |           |             |          |
| Total Assets >                                     |                   |               | 22,556.00 |             |          |
| Total Liabilities >                                |                   |               |           | 49,460.49   |          |

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I/We declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date

1-28-00

Signature of Debtor

*William B. Watts*

Date

Signature of Joint Debtor, if any

(If joint case, both spouses MUST sign.)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or selfemployed, professional, should provide the information required on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is 'NONE', or the question is not applicable, mark the box labeled 'NONE'. If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

None

☐

### 1 Income from employment or operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

2000 - \$2,489.98 - Employment

1999 - \$26,000.00 (approximately) - Employment

1998 - \$41,022.00 - Employment

None

☐

### 2 Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars.

June, 1998 - withdrew \$6,714.00 from retirement.

None

☐

### 3a Payment to creditors

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within the 90 days immediately preceding the commencement of this case.

None - other than the regularly scheduled payments.

None

☒

### 3b Payment to creditors

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

None

☒

### 4a Suits and administrative proceedings, execution, garnishments and attachments

List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

None

☒

### 4b Suits and administrative proceedings, execution, garnishments and attachments

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

None

☒

### 5 Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case.

None

☒

### 6a Assignments and receiverships

Describe any assignments of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

None

☒

### 6b Assignments and receiverships

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

None

☒

### 7 Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

None

☐

### 8 Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**STATEMENT OF FINANCIAL AFFAIRS (Continued)**

Window broken in vehicle in July of 1998 - vandalism - covered by insurance - \$1,100.00 amount of loss.

None

☐

**9 Payments related to debt counseling or bankruptcy**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Waage & Waage, L.L.P.  
8350 South Stemmons  
Denton, TX 76205-2402

\$160.00 - July 2nd, 1999 - Partial Filing Fee  
\$15.00 - October 4th, 1999 - Partial Filing Fee  
\$150.00 - October 4th, 1999 - Waage & Waage, L.L.P.  
\$150.00 - November 9th, 1999 - Waage & Waage, L.L.P.  
\$150.00 - December 14th, 1999 - Waage & Waage, L.L.P.  
\$400.00 - January 12th, 2000 - Waage & Waage, L.L.P.  
\$350.00 - January 28th, 2000 - Waage & Waage, L.L.P.  
\$25.00 - January 28th, 2000 - Remainder of Filing Fee

None

☒

**10 Other transfers**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case.

None

☐

**11 Closed financial accounts**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, coops, assoc., brokerage houses and other financial institutions.

June, 1998 - withdrew \$6,714.00 from retirement.

None

☒

**12 Safe deposit boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

None

☒

**13 Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

None

☒

**14 Property held for another person**

List all property owned by another person that the debtor holds or controls.

None

☐

**15 Prior address of debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

254 Southwest Parkway #209, Lewisville, TX 75067 - April, 1999 to present

300 South G Street, Apt. C 1, McAllen, TX 78501 - June, 1998 to April, 1999

El Paso, Texas - 1989 to June, 1998

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**STATEMENT OF FINANCIAL AFFAIRS (Continued)**

- |   |  |
|---|--|
| None<br><input checked="" type="checkbox"/> | <b>16a Nature, location and name of business</b><br>If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities with the two years immediately preceding the commencement of this case. |
| None<br><input checked="" type="checkbox"/> | <b>16b Nature, location and name of business</b><br>If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.  |
| None<br><input checked="" type="checkbox"/> | <b>16c Nature, location and name of business</b><br>If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.  |
| None<br><input type="checkbox"/>            | <b>17a Books, records and financial accounts</b><br>List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.<br><br>Shirlee Hattem, P.C., 843 Lakeview, Coppell, Texas - 1993 to 1998  |
| None<br><input checked="" type="checkbox"/> | <b>17b Books, records and financial accounts</b><br>List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.  |
| None<br><input type="checkbox"/>            | <b>17c Books, records and financial accounts</b><br>List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.<br><br>Books available & in possession of Debtor.  |
| None<br><input checked="" type="checkbox"/> | <b>17d Books, records and financial accounts</b><br>List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.  |
| None<br><input checked="" type="checkbox"/> | <b>18a Inventories</b><br>List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and dollar amount and basis of each inventory.  |
| None<br><input checked="" type="checkbox"/> | <b>18b Inventories</b><br>List the name and address of the person having possession of the records of each of the two inventories reported above.  |
| None<br><input checked="" type="checkbox"/> | <b>19a Current Partners, Officers, Directors and Shareholders</b><br>If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.   |
| None<br><input checked="" type="checkbox"/> | <b>19b Current Partners, Officers, Directors and Shareholders</b><br>If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.   |
| None<br><input checked="" type="checkbox"/> | <b>20a Former Partners, Officers, Directors and Shareholders</b><br>If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.  |
| None<br><input checked="" type="checkbox"/> | <b>20b Former Partners, Officers, Directors and Shareholders</b><br>If the debtor is a corporation list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.   |
| None<br><input checked="" type="checkbox"/> | <b>21 Withdrawals from a partnership or distributions by a corporation</b><br>If the debtor is a partnership or corporation, list all distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during the year immediately preceding the commencement of this case.  |

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS

IN RE: WATTS, WILLIAM BYRON

CASE:

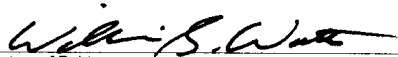
STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or selfemployed, professional, should provide the information required on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is 'NONE', or the question is not applicable, mark the box labeled 'NONE'. If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

I/We declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

1-28-00  
Date

  
Signature of Debtor

Date

Signature of Joint Debtor, if any

(If joint case, both spouses MUST sign.)



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

CHAPTER: 7

**INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION  
Debtor**

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the

2. My intentions with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to be surrendered.

Description of Property

**NONE**

Who

Creditor's Name

b. Property to be retained. (Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.)

Description of Property

Creditor's Name and address

Who

Debt will be  
reaffirmed  
pursuant to Sec.  
524(c)

Property is  
claimed as  
exempt and will  
be redeemed  
pursuant to Sec.  
722

Lien will be  
avoided pursuant  
to Sec. 522(f) and  
property will be  
claimed as  
exempt

**1998 Chevy pickup**

**GMAC Financial Services  
031-0205-51543  
P.O. Box 50470  
Indianapolis, IN 46250**

**D**

**X**

**Washer  
Dryer**

**Searscharge Plus  
05 58990 87223 3  
P.O. Box 555  
Columbus, OH 43216**

**D**

**X**

3. The following contracts will be Rejected.

**NONE**

4. The following contracts will be Assumed.

**NONE**

5. I understand that Sec. 521(2)(b) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date

*1-28-00*

Signature

*William B. Watts*

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS**

IN RE: WATTS, WILLIAM BYRON

CASE:

**STATEMENT  
Pursuant to Rule 2016(b)  
(Attorney's Disclosure)**

The undersigned, pursuant to Rule 2016(b), Rule of Bankruptcy Procedure, states that the compensation paid or promised by the Debtor(s), to the undersigned is as follows:

|  |          |
|--|----------|
| (1) Filing Fees in this case .....   | 200.00   |
| (2) Filing Fees paid in this case .....  | 200.00   |
| (3) For the legal services set forth below, Debtor agreed to pay (including spouse, if both filed) ..... | 1,200.00 |
| (4) Prior to the filing of this statement, debtor has paid to the undersigned .....                      | 1,200.00 |
| (5) Balance due .....  | .00      |

The services rendered or to be rendered include the following:

(A) Analysis of the financial situation and rendering advice and assistance to the client in determining whether to file a petition under Title 11, United States Code.

(B) Preparation and filing of the petition, schedules of assets and liabilities, and statement of financial affairs.

(C) Representation of the client at the first meeting of creditors and at the discharge hearing.

(D) The debtor(s) has/have agreed to pay the undersigned at their normal hourly rate plus costs, expenses, legal assistant fees for any additional services or representation debtors may require in conjunction with this proceeding.

The undersigned further states that the source of monies paid or to be paid by the debtor(s) to the undersigned was and is, or will be, earnings, wages and compensation for services performed by the debtor(s).

The undersigned further states that undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation, except as herein set forth.

Attorney for the Petitioner(s):

Waage & Waage, L.L.P.  
Merv Waage  
8350 South Stemmons  
Denton, Texas 76205-2402  
SBN 20625500  
940-497-4448

Signature of Attorney for Petitioner(s)

Date

1/31/2000